

## CLAIMS

What is claimed is:

1. A method comprising the steps of:  
  
receiving a document request, said document request containing transaction data;  
  
adding profile data to said transaction data;  
  
extracting forms from a document library;  
  
adding said forms to said profile data and said transaction data, thereby implementing a loan package that is responsive to said document request;  
  
performing calculations to generate loan-specific data;  
  
performing rule processing on said forms and said loan-specific data, thereby incorporating said loan-specific data into said forms; and  
  
implementing a universal document package from said loan package.
2. The method of claim 1 further comprising the step of transmitting said universal document package to a first service provider.

3. The method of claim 2 wherein said first service provider inserts a document into said universal document package, thereby implementing an updated universal document package.
4. The method of claim 3 further comprising the step of applying a first digital signature to said updated universal document package.
5. The method of claim 3 wherein said first service provider is one of a lender, a mortgage broker, or a title company.
6. The method of claim 3 further comprising the step of transmitting said updated universal document package to a second service provider.
7. The method of claim 6 further comprising the step of said second service provider extracting said document from said updated universal document package.
8. The method of claim 7 further comprising the step of said second service provider auditing said document extracted from said updated universal document package.

9. The method of claim 6 wherein said second service provider is one of a lender, a mortgage broker, or a title company.
10. The method of claim 1 further comprising the steps of:  
  
transmitting said universal document package to a first service provider, said first service provider inserting a document into said universal document package, thereby implementing an updated universal document package; and  
  
transmitting said updated universal document package to a second service provider, said second service provider extracting said document from said updated universal document package and auditing said document.
11. The method of claim 10 further comprising the steps of:  
  
approving said document;  
  
applying a second digital signature to said document; and  
  
reinserting said document into said updated universal document package.
12. The method of claim 1 wherein said step of implementing a universal document package from said loan package comprises the step of implementing said universal document package as an XML file.

13. The method of claim 3 wherein said step of implementing an updated universal document package comprises the step of processing an XSL file to update an XML file.
14. The method of claim 7 wherein said step of said second service provider extracting said document from said updated universal document package comprises the step of processing an XSL file to procure one of an XML file or an XHTML file.
15. The method of claim 11 wherein said step of reinserting said document into said updated universal document package comprises the step of processing an XSL file to update an XML file.

16. An apparatus comprising:

at least one processor;

a memory coupled to said at least one processor;

transaction data residing in said memory;

a profile database residing in said memory;

a document library residing in said memory; and

a document transaction mechanism residing in said memory and being executed by said at least one processor, said document transaction mechanism being configured to:

extract profile data from said profile database;

extract at least one form from said document library;

combine said profile data with said transaction data and said at least one form, thereby implementing a loan package; and

combine said loan package with a communication section, a history section and a toolbox section, thereby implementing a universal document package.

17. The apparatus of claim 16 further comprising a fax server residing in said memory.

18. The apparatus of claim 16 further comprising a web server residing in said memory.
19. The apparatus of claim 16 further comprising an e-mail server residing in said memory.
20. The apparatus of claim 16 further comprising:
  - a fax server residing in said memory;
  - a web server residing in said memory; and
  - e-mail server residing in said memory.
21. The apparatus of claim 16 further comprising a network coupled to said apparatus and being configured to communicate with said apparatus.
22. The apparatus of claim 21 further comprising an information requesting computer coupled to said network, said information requesting computer providing said transaction data and requesting said loan package.

23. The apparatus of claim 21 further comprising an information providing computer coupled to said network, said information providing computer providing information relative to said loan package and updating said universal document package.
24. The apparatus of claim 21 further comprising:
- an information requesting computer coupled to said network; and
- an information providing computer coupled to said network.
25. The apparatus of claim 16 further comprising:
- a fax server residing in said memory;
- a web server residing in said memory;
- e-mail server residing in said memory;
- a network coupled to said apparatus and being configured to communicate with said apparatus;
- an information requesting computer coupled to said network, said information requesting computer providing said transaction data and requesting said loan package; and
- an information providing computer coupled to said network, said information providing computer providing information relative to said loan package and updating said universal document package.

26. The apparatus of claim 23 wherein said information providing computer applies a digital signature to said universal document package after updating said universal document package.
27. The apparatus of claim 16 wherein said step universal document package comprises an XML file.
28. The apparatus of claim 16 further comprising a plurality of XSL files, said plurality of XSL files being configured to extract a document from said universal document package, insert a document into said universal document package, and update said universal document package.



29. A program product comprising:

a document transaction mechanism, said document transaction mechanism being configured to:

extract profile data from said profile database;

extract at least one form from said document library;

combine said profile data with said transaction data and said at least one form, thereby implementing a loan package; and

combine said loan package with a communication section, a history section and a tool section, thereby implementing a universal document package.

30. The program product of claim 29 wherein said signal bearing media comprises recordable media.

31. The program product of claim 29 wherein said signal bearing media comprises transmission media.

32. The program product of claim 29 wherein said document transaction mechanism is configured to implement said universal document package as an XML file.

33. A universal document package comprising:
- a communication section;
  - at least one draw section;
  - a toolbox section; and
  - a history section.
34. The universal document package of claim 33 wherein said communication section is configured to communicate with a plurality of service providers and wherein said communication section comprises:
- a plurality of communication protocols;
  - information regarding a plurality of posting locations; and
  - a plurality of web site locators.

35. The universal document package of claim 33 wherein said at least one draw section comprises:
- at least one document order;
- at least one loan package; and
- at least one service response received from at least one service provider.
36. The universal document package of claim 33 wherein said toolbox section comprises a plurality of tools that are configured to allow a plurality of service providers to review, audit, and update said universal document package.
37. The universal document package of claim 33 wherein said history section comprises a transaction log for at least one service provider, said transaction log comprising a record of transactions performed by said at least one service provider on said universal document package.
38. The universal document package of claim 33 wherein said record of transactions comprises at least one of an insert document action, an update document action or an extract document action.

39. The universal document package of claim 36 wherein said plurality of tools comprises a plurality of XSL files.

40. The universal document package of claim 33 wherein said universal document package comprises an XML file.

41. The universal document package of claim 33 wherein:

said communication section is configured to communicate with a plurality of service providers and wherein said communication section comprises:

a plurality of communication protocols;

information regarding a plurality of posting locations; and

a plurality of web site locators;

said toolbox section comprises a plurality of tools that are configured to allow a plurality of service providers to review, audit, and update said universal document package; and

said history section comprises a transaction log for at least one service provider, said transaction log comprising a record of transactions performed by said at least one service provider on said universal document package.

42. The universal document package of claim 41 wherein said universal document package comprises an XML file.